

**Information to identify the case:**

Debtor 1	<b>George Phillips</b>	Social Security number or ITIN	xxx-xx-6510
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	<b>17-15929-MBK</b>		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

George Phillips

6/30/17

**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 3**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 George Phillips  
 Debtor

Case No. 17-15929-MBK  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 318

Page 1 of 1  
 Total Noticed: 16

Date Rcvd: Jun 30, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 02, 2017.

db +George Phillips, 44 Starboard Avenue, Barnegat, NJ 08005-1608  
 516725081 +CBNA, PO Box 6497, Sioux Falls, SD 57117-6497  
 516725082 +Cenlar FSB, 425 Phillips Blvd, Trenton, NJ 08618-1430  
 516725083 +Debt Recovery Solution, 900 Merchants Concourse, Westbury, NY 11590-5142  
 516725085 +Enhanced Recovery Corporation, PO Box 57610, Jacksonville, FL 32241-7610  
 516725087 +KML Law Group, 216 Haddon Avenue, Suite 406, Collingswood, NJ 08108-2812  
 516725088 +Kristina Phillips, c/o Ocean County Child Support, 213 Washington Street, 2nd Floor,  
 Toms River, NJ 08753-7502  
 516725089 +Medical Payment Data, Attn: Commonwealth Financial, 245 Main Street,  
 Scranton, PA 18519-1641

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. tr

+EDI: QDESTRAFFI.COM Jun 30 2017 22:23:00 Daniel E Straffi, Straffi & Straffi, LLC,  
 670 Common Way, Toms River, NJ 08755-6431  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Jun 30 2017 22:42:10 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jun 30 2017 22:42:05 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 516725084 +EDI: DISCOVER.COM Jun 30 2017 22:23:00 Discover, PO Box 71084, Charlotte, NC 28272-1084  
 516725086 EDI: HFC.COM Jun 30 2017 22:23:00 HSBC, PO Box 17313, Baltimore, MD 21297-1313  
 516725090 EDI: PRA.COM Jun 30 2017 22:23:00 Portfolio Recovery Associates, 120 Corporate Blvd Ste 1,  
 Norfolk, VA 23502  
 516725091 EDI: NEXTEL.COM Jun 30 2017 22:23:00 Sprint, PO Box 4191, Carol Stream, IL 60197-4191  
 516725092 EDI: VERIZONCOMB.COM Jun 30 2017 22:23:00 Verizon, PO Box 4830, Trenton, NJ 08650-4830  
 TOTAL: 8

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 02, 2017

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 30, 2017 at the address(es) listed below:

Daniel E Straffi dstraiffi@comcast.net, dstraiffi@ecf.epiqsystems.com  
 Denise E. Carlon on behalf of Creditor New Jersey Housing And Mortgage Finance Agency  
 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
 James J. Cerbone on behalf of Debtor George Phillips cerbonelawfirm@aol.com  
 U.S. Trustee. USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4